

**Information to identify the case:**

Debtor 1	Joseph A. Napurano	Social Security number or ITIN xxx-xx-0441
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Natalie J. Napurano	Social Security number or ITIN xxx-xx-3551
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-24914-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph A. Napurano

Natalie J. Napurano

10/26/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Joseph A. Napurano  
 Natalie J. Napurano  
 Debtors

Case No. 18-24914-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db/jdb	Joseph A. Napurano, Natalie J. Napurano, 217 Brook Dr, Milltown, NJ 08850-1467
517665190	++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311 (address filed with court: Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-7707)
517665193	+Lyons Dougherty And Veldhuis, 136 Gaither Drive, Ste 100. Pob 1269, Mt Laurel, NJ 08054-7269
517665196	+Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
517665197	+RICKART COLL SYSTEMS, 575 Milltown Rd, North Brunswick, NJ 08902-3336
517665198	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
517665195	pendrik capital partners llc/trans world, 500 Virginia Dr Ste 514, Fort Washington, PA 19034-2707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 27 2018 00:22:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 27 2018 00:22:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517724910	EDI: PHINAMERI.COM Oct 27 2018 03:53:00 AMERICREDIT FINANCIAL SERVICES, INC., DBA GM FINANCIAL, P.O BOX 183853, ARLINGTON, TX 76096
517665185	EDI: GMACFS.COM Oct 27 2018 03:53:00 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517665186	EDI: CAPITALONE.COM Oct 27 2018 03:53:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517665187	EDI: CHASE.COM Oct 27 2018 03:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517665189	EDI: DISCOVER.COM Oct 27 2018 03:53:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
517665191	EDI: PHINAMERI.COM Oct 27 2018 03:53:00 Gm Financial, PO Box 181145, Arlington, TX 76096-1145
517665192	E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Oct 27 2018 00:24:17 Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
517665194	EDI: MID8.COM Oct 27 2018 03:53:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517665199	EDI: RMSC.COM Oct 27 2018 03:53:00 Syncb/Ashley Furniture, C/o, PO Box 965036, Orlando, FL 32896-5036
517666288	+EDI: RMSC.COM Oct 27 2018 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517665188	E-mail/Text: creditreconciliation@peoples.com Oct 27 2018 00:22:56 Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
517665184      ##A-1 Collections Svc, 101 Grovers Mill Rd, Lawrenceville, NJ 08648-4706
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Oct 26, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com  
Denise E. Carlon on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Edward Nathan Vaisman on behalf of Joint Debtor Natalie J. Napurano  
defensecounsel@optonline.net, G20495@notify.cincompass.com  
Edward Nathan Vaisman on behalf of Debtor Joseph A. Napurano defensecounsel@optonline.net,  
G20495@notify.cincompass.com  
Rebecca Ann Solarz on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6